



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3031

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Mayur Harshadray MANIAR et al. ) Group Art Unit: 3621  
Application No.: 09/651,320 ) Examiner: B. Bayat  
Filed: August 31, 2000 )  
For: METHOD FOR ESTABLISHING A )  
CREDIT LIMIT )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In response to the Office Action dated July 16, 2003, please reexamine and reconsider the application in view of the amendments and appended remarks.

**RECEIVED**

OCT 17 2003

**GROUP 3600**

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